

We claim;

1. An electronic purse loan system, comprising:
an IC card provided with an ID number for
storing electronic money information;

an electronic purse terminal comprising an IC
card reading/writing means for reading information
stored in said IC card or writing information to said IC
card, an input means for inputting a numeric value and
others and a first communication control means for
sending or receiving data via a public telephone
network; and

an information center comprising a personal
information storage means for storing the ID number of
said IC card and the information of the sum, a collation
means for collating the ID number of said IC card and
the information of the sum stored in said IC card with
its ID number and the information of the sum stored in
said personal information storage means, a data bank
means for storing data such as a movie and a second
communication control means for sending or receiving
data via a communication line such as a public telephone
network, wherein:

when said information center reads data stored
in said data bank means, said electronic purse terminal
subtracts electronic money information equivalent to the

charge of said data from data stored in said IC card using said IC card reading/writing means and sends said electronic money information to said information center via said first and second communication control means.

2. An electronic purse loan system according to Claim 1, wherein:

if electronic money information stored in said IC card is less than the charge of said data when said information center reads data stored in said data bank means, the ID number is verified by collating its ID number read from said IC card by said collation means; and

only if the user selects loan using said input means, the total or a part of the charge of said data is stored as the information of the sum in said personal information storage means.

3. An electronic purse loan system according to Claim 1, wherein:

if the information of the sum is already stored in said personal information storage means when said information center reads data from said data bank means, said electronic purse terminal subtracts electronic money information equivalent to the information of the sum from data stored in said IC card using said IC card reading/writing means;

then, electronic money information equivalent to the charge of said data is subtracted from data stored in said IC card; and

this electronic money information is sent to said information center via said first and second communication control means.

4. An electronic purse loan system, comprising:

an IC card provided with an ID number for storing electronic money information;

an electronic purse terminal comprising an IC card reading/writing means for reading information stored in said IC card or writing information to said IC card, an input means for inputting a numeric value and others and a first communication control means for sending or receiving data via a communication line such as a public telephone network; and

an information center comprising a personal information storage means for storing the ID number of said IC card, the information of the sum and loaned date information, a collation means for collating with its ID number, the information of the sum and loaned date information stored in said personal information storage means, a data bank means for storing data such as a movie and a second communication control means for

sending or receiving data via a public telephone network, wherein:

when said information center reads data stored in said data bank means, said electronic purse terminal subtracts electronic money information equivalent to the charge of said data from data stored in said IC card using said IC card reading/writing means; and

said electronic purse terminal sends said electronic money information to said information center via said first and second communication control means.

5. An electronic purse loan system according to Claim 4, wherein:

if electronic money information stored in said IC card is less than the charge of data when said information center reads data stored in said data bank means, the ID number is verified by collating its ID number read from said IC card by said collation means; and

only if the user selects loan using said input means, the total or a part of the charge of said data is stored as the information of the sum in said personal information storage means.

6. An electronic purse loan system according to Claim 4, wherein:

if the information of the sum is already stored in said personal information storage means when said information center reads data from said data bank means, it is checked whether loaned date information stored in said personal information storage means is within the term of repayment or not by said collation means;

if the loaned date is within the term, the total or a part of the charge of said data is stored as the information of the sum in said personal information storage means;

in the meantime, if the loaned date is over the term of repayment, said electronic purse terminal subtracts electronic money information equivalent to said information of the sum from data stored said IC card using said IC card reading/writing means;

then, said electronic purse terminal subtracts electronic money information equivalent to the charge of said data from data stored in said IC card; and

said electronic purse terminal sends this electronic money information to said information center via said first and second communication control means.

7. An electronic purse loan system, comprising:

an IC card provided with an ID number for storing electronic money information;

an electronic purse terminal comprising an IC card reading/writing means for reading information stored in said IC card or writing information to said IC card, an input means for inputting a numeric value and others and a first communication control means for sending or receiving data via a communication line such as a public telephone network; and

an information center comprising a personal information storage means for storing the ID number of said IC card, the information of the sum and the information of the upper limit of a loan, a collation means for collating with the ID number, the information of the sum and the information of the upper limit of a loan stored in said personal information storage means, a data bank means for storing data such as a movie and a second communication control means for sending or receiving data via a public telephone network, wherein

when said information center reads data stored in said data bank means, said electronic purse terminal subtracts electronic money information equivalent to the charge of said data from data stored in said IC card using said IC card reading/writing means; and

said electronic purse terminal sends said electronic money information to said information center via said first and second communication control means.

8. An electronic purse loan system according to Claim 7, wherein:

if electronic money information stored in said IC card is less than the charge of said data when said information center reads data stored in said data bank means, the ID number is verified by collating its ID number read from said IC card by said collation means; and

only if the user selects loan using said input means, the total or a part of the charge of said data is stored as the information of the sum in said personal information storage means.

9. An electronic purse loan system according to Claim 7, wherein:

if the information of the sum is already stored in said personal information storage means when said information center reads data stored in said data bank means, it is checked whether said information of the sum stored in said personal information storage means is within the upper limit of a loan or not by said collation means;

if the information of the sum is within the upper limit, the total or a part of the charge of said data is stored as the information of the sum in said personal information storage means;

in the meantime, if the information of the sum exceeds the upper limit, said electronic purse terminal subtracts electronic money information equivalent to said information of the sum from data stored in said IC card using said IC card reading/writing means;

then, said electronic purse terminal subtracts electronic money information equivalent to the charge of said data from data stored in said IC card; and

said electronic purse terminal sends this electronic money information to said information center via said first and second communication control means.

10. An electronic purse loan system, comprising:

an IC card provided with an ID number for storing electronic money information; and

a terminal comprising an IC card reading/writing means for reading information stored in said IC card or writing information to said IC card, an input means for inputting a numeric value and others, a personal information storage means for storing the ID number of said IC card and the information of the sum and a collation means for collating with the ID number and the information of the sum stored in said personal information storage means, wherein:

when the payment of a commercial transaction is made, said terminal subtracts electronic money information equivalent to the sum to be paid for said commercial transaction from data stored in said IC card using said IC card reading/writing means.

11. An electronic purse loan system according to Claim 10, wherein:

if electronic money information stored in said IC card is less than the said sum to be paid, the ID number is verified by collating its ID number read from said IC card by said collation means; and

only if the user selects loan using said input means, the total or a part of said sum to be paid is stored as the information of the sum in said personal information storage means.

12. An electronic purse loan system according to Claim 10, wherein:

if the information of the sum is already stored in said personal information storage means, said terminal subtracts electronic money information equivalent to said information of the sum from data stored in said IC card using said IC card reading/writing means; and

said automatic ticket examiner subtracts electronic money information equivalent to a fare from data stored in said IC card using said IC card reading/writing means if the payment of said fare is made by said automatic ticket examiner; and

said automatic ticket examiner sends said electronic money information to said information center via said first and second communication control means.

14. An electronic purse loan system according to Claim 13, wherein:

if electronic money information stored in said IC card is less than said fare, said information center collates its ID number read from said IC card using said collation means; and

only if said ID number is verified, the total or a part of said fare is stored as the information of the sum in said personal information storage means.

15. An electronic purse loan system according to Claim 13, wherein:

if the information of the sum is already stored in said personal information storage means, said automatic ticket examiner subtracts electronic money equivalent to said information of the sum from data stored in said IC card using said IC card reading/writing means;

then, said automatic ticket examiner subtracts electronic money information equivalent to said fare from data stored in said IC card; and

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said automatic ticket examiner sends this electronic money information to said information center via said first and second communication control means.

16. An electronic purse loan system, comprising:

an IC card comprising a sum information storage for storing electronic money information, a loan information storage for storing electronic money information equivalent to the sum of a loan and an ID number storage for storing an ID number; and

a terminal comprising an IC card reading/writing means for reading information stored in said IC card or writing information to said IC card, an input means for inputting a numeric value and others, a personal information storage means for storing the ID number of said IC card and a collation means for collating the ID number of said IC card with the ID number stored in said personal information storage means, wherein:

when the payment of a commercial transaction is made, said terminal subtracts electronic money information equivalent to the sum to be paid for the commercial transaction from data stored in the sum information storage of said IC card using said IC card reading/writing means.

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17. An electronic purse loan system according to Claim 16, wherein:

if electronic money information stored in said IC card is less than said sum to be paid, said terminal collates its ID number read from said IC card using said collation means so as to check said ID number; and

only if the user selects loan using said input means, the total or a part of said sum to be paid is stored as the sum of a loan in said loan information storage.

18. An electronic purse loan system according to Claim 16, wherein:

if the sum of a loan is already stored in said loan information storage, said terminal subtracts electronic money information equivalent to said sum of the loan from data stored in said sum information storage of said IC card using said IC card reading/writing means; and

then, said terminal subtracts electronic money information equivalent to said charge to be paid from data stored in said sum information storage.

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